

## CLIENT CONSENT FORM

### CLIENT CONSENT STATEMENT

This Consent Statement hereby authorized PNB Gen to collect, use, transfer/share, store, and retain your Personal Data within the bounds of RA 10173 otherwise known as Data Privacy Act of 2012.”

1. **Definitions.** The following shall have the following definitions for purposes of this Consent:

**Account** means your insurance policy, services and other financial transactions with PNB Gen.

**Connected Person** means a natural or juridical person whose information were collected and processed in connection with the Account. This may include but is not limited to any beneficial owner, guarantor, surety, security provider, director, officer, shareholder of a company, partners, trustee, settlor or grantor of a trust, attorney-in-fact, a designated payee, representative, agent, nominee or any other person having a relationship with you in connection with your Account.

**Consent** means any freely given, specific, informed indication of will, where you agree to the collection and processing of your information and data, whether personal, privileged or sensitive. It may also be given on your behalf by a representative, agent or any authorized person.

**Personal Data** refers to all types of personal information.

1. Personal Information - whether recorded in material form or not, from which the identity of an individual is apparent or can be reasonably and directly ascertain by the entity holding the information, or when put together with other information would directly and certainly identify an individual.
2. Sensitive Personal Information – refers to personal information:
  - a. About an individual’s race, ethnic origin, marital status, age, color, and religious, philosophical or political affiliations;
  - b. About an individual’s health, education, genetic or sexual life of a person, or to any proceeding for any offense committed or alleged to have been committed by such person, the disposal of such proceedings, or the sentence of any court in such proceedings;
  - c. Issued by government agencies peculiar to an individual which includes, but not limited to, social security numbers, previous or cm-rent health records, license or its denials, suspension or revocation, and tax returns; and
  - d. Specifically established by an executive order or an act of Congress to be kept classified.
2. **Purposes of collection, usage, transfer/sharing, disclosure, and retention of your Personal Data.** PNB Gen, on their own or by someone on their behalf, may collect, use, process, transfer, share, disclose and retain your Personal Data. Collection may be from you or from a person authorized by you, or from publicly available sources. Such information, unless mandated by law to be kept confidential, may be combined with other information available to PNB Gen. Your Personal Data shall be processed for the following purposes:(i) recording and keeping any telephone conversation, electronic communication, CCTV or surveillance cameras to document your instructions and other incidents which may be used in any administrative or judicial proceeding; (ii) for marketing or promotional information campaign, including profiling, research/studies, customer satisfaction surveys, statistical and risk analysis; (iii) provision of any products and/or services and any transactions arising in connection thereto; (iv) compliance with legal and regulatory authorities on money laundering, terrorist financing, fraud, exchange of information and other applicable laws, including tax monitoring, review and reporting; and (v)any other purposes related to the foregoing.
3. **Disclosure of Personal Data.** PNB Gen will take reasonable steps to protect your Personal Data against unauthorized disclosure. By availing of the Account, you agree that we are authorized to transfer, disclose and share your Personal Data, to the extent necessary and appropriate for the foregoing purposes, to the following entities : agents and representatives, intermediaries, industry associations and third parties such as but not limited to outsourced service providers, adjusters, salvage buyers, banks, external auditors and relevant regulatory, administrative, judicial or quasi-judicial and law enforcement bodies and agencies, including domestic and foreign tax authorities.
4. **Client’s Rights.** You have the right to access your given information, undertake to correct, rectify or supplement information should any data be found to be inaccurate or incomplete. You also have the right to suspend, withdraw, or order the blocking, removal or destruction of Personal Data that is incomplete, false, unlawfully obtained, processed or used for unauthorized purpose, or prejudicial to you, and to be indemnified for damages sustained due to inaccurate, incomplete, outdated, false, unlawfully obtained or unauthorized use of your Personal Data.
5. **Effectivity of Consent.** This consent shall be valid and effective despite closure and termination of your Account unless withdrawn for valid reason PNB shall retain your Personal Data and other information, as well as those of Connected Persons, until the expiration of the retention limit set by laws and regulations and internal policies of PNB Gen applicable to your Account, reckoned from the expiry or termination of your Account. After such period, PNB Gen shall destroy or cause the destruction of your and Connected Persons’ Personal Data and other information in a commercially acceptable manner.
6. **Client Obligations.** You agree to inform us within reasonable time of any changes in your Personal Data or any information provided, including those of Connected Persons and ensure that you have obtained the consent of Connected Persons for us to collect, process, use, transfer, share, disclose and retain their Personal Data or any information provided. You understand that suspension or withholding of your consent may unable us to provide services, implement your transactions or take any action in respect of your Account.

**By signing below, you understand and agree to this Consent as well as PNB Gen’s Data Privacy Policy provided in our website.**

\_\_\_\_\_  
Signature Over Printed Name

\_\_\_\_\_  
Date